

**Information to identify the case:**

|  |  |  |
|--|--|--|
| Debtor 1   | Carl R Von Ohlsen                      | Social Security number or ITIN xxx-xx-1037 |
|  | First Name    Middle Name    Last Name | EIN -----                                  |
| Debtor 2<br>(Spouse, if filing)                          | First Name    Middle Name    Last Name | Social Security number or ITIN -----       |
|  | First Name    Middle Name    Last Name | EIN -----                                  |
| United States Bankruptcy Court    District of New Jersey |  |  |
| Case number: <b>14-25727-CMG</b>                         |  |  |

**Order of Discharge**

**12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Carl R Von Ohlsen  
aka Carl Richard Von Ohlsen

10/23/19

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Carl R Von Ohlsen  
 Debtor

Case No. 14-25727-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 18

Date Rcvd: Oct 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 25, 2019.

db +Carl R Von Ohlsen, 20 Dayton Road, Flemington, NJ 08822-1576  
 cr +U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 515191718 BAYVIEW LOAN SERVICING, LLC, M&T BANK, P.O. BOX 840, BUFFALO, NY 14240-0840  
 514958126 JACKSON NATIONAL LIFE INSURANCE COMPANY, PO BOX 371425, PITTSBURGH, PA 15250-7425  
 514958127 +RARITAN TWP. MUNICIPAL UTILITIES, AUTHORITY, 365 OLD YORK ROAD, FLEMINGTON, NJ 08822-1932  
 514958128 +SPECIALIZED LOAN SERVICING, LLC, 8742 LUCENT BLVD, STE. 300, HIGHLANDS RANCH, CO 80129-2386  
 515058627 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129-2386  
 516558686 +U.S. Bank Trust, N.A., as Trustee, 13801 Wireless Way, Oklahoma City, OK 73134-2500  
 516558687 +U.S. Bank Trust, N.A., as Trustee, 13801 Wireless Way, Oklahoma City, OK 73134,  
 U.S. Bank Trust, N.A., as Trustee, 13801 Wireless Way, Oklahoma City, OK 73134-2500  
 514958129 +ZWICKER & ASSOCIATES, P.C., 16 SOUTH HADDON AVENUE, HADDONFIELD, NJ 08033-1887

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 24 2019 00:21:11 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 24 2019 00:21:08 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514958122 +EDI: AMEREXPR.COM Oct 24 2019 03:33:00 AMERICAN EXPRESS, PO BOX 981537,  
 EL PASO, TX 79998-1537  
 514958123 EDI: CAPITALONE.COM Oct 24 2019 03:33:00 CAPITAL ONE, PO BOX 30281,  
 SALT LAKE CITY, UT 84130-0281  
 514958124 EDI: CHASE.COM Oct 24 2019 03:33:00 CHASE, PO BOX 15123, WILMINGTON, DE 19850-5123  
 515163864 EDI: PRA.COM Oct 24 2019 03:33:00 Portfolio Recovery Associates, LLC, c/o Capital One,  
 POB 41067, Norfolk VA 23541  
 515171403 EDI: PRA.COM Oct 24 2019 03:33:00 Portfolio Recovery Associates, LLC,  
 c/o Capital One/Hsbc, POB 41067, Norfolk VA 23541  
 515814543 EDI: RMSC.COM Oct 24 2019 03:33:00 Synchrony Bank,  
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 514958125 ##+FEIN SUCH KAHN & SHEPARD, PC, 7 CENTURY DRIVE, PARSIPPANY, NJ 07054-4673

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 25, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 23, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Andrew L. Spivack on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST nj.bkecf@fedphe.com  
 Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Indenture Trustee of the GMAC Home Equity Loan Trust 2005-HE3 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Joshua I. Goldman on behalf of Creditor U.S. Bank National Association, as Indenture Trustee of the GMAC Home Equity Loan Trust 2005-HE3 jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 18

Date Rcvd: Oct 23, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Kevin M. Butterly on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER  
PARTICIPATION TRUST bkyefile@rasflaw.com  
Nicholas V. Rogers on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER  
PARTICIPATION TRUST nj.bkecf@fedphe.com  
R. A. Lebron on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
bankruptcy@feinsuch.com  
R. A. Lebron on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bankruptcy@feinsuch.com  
Rhinold Lamar Ponder on behalf of Debtor Carl R Von Ohlsen ponderlaw@verizon.net,  
G8439@notify.cincompass.com  
Robert Davidow on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER  
PARTICIPATION TRUST nj.bkecf@fedphe.com  
Sindi Mncina on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER  
PARTICIPATION TRUST smncina@rascrane.com

TOTAL: 11